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PIERCE'S UNIVERSAL FIRE-LUMP GRATE,

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For the enjoyment of health, warmth, ventilation, comfort, and economy; being the only PURE WARM AIR STOVE-GRATE yet invented that is constructed entirely of FIRE-LUMPS, without any heating surface of iron; is peculiarly adapted for the efficient WARMING and VENTILATING CHURCHES, CHAPELS, SCHOOLS, PUBLIC ROOMS, HOTELS, INVALIDS' APARTMENTS, &c. This stove-grate possesses the cheerful open fire, and from the NOVELTY of its principle, ECONOMY in use, and ELEGANCE of design, renders it more suitable than any other where these advantages, combined with purity of atmosphere, are important.

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Double ticket, to admit a lady and gentleman, 21s.; lady's ticket, 8s.; gentleman's ditto, 14s., including refreshments.

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POLICIES of ASSURANCE are granted to secure to Landlords, Mortgagees, Trustees, and others, the receipt of incomes from house and other property, with the same regularity as the dividends on Government securities, at a cost for collecting and guaranteeing little exceeding the present charges for collection.

Prospectuses and forms on personal or written application at the Society's offices.

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The PROFITS or BONUSES may, in the option of the Assured, be applied thus:—
1st. They are added to the sum assured.
2nd. They may be commuted into a present payment; or,
3rd. They may be applied in reduction of the future annual premiums.

The following is a View of the Progress of the Society down to 1st March, 1850.

	Amount Assured.	Annual Revenue.	Accumulated Fund.
At 1st March, 1831	£47,500	£1,938	£1,800
Do. 1841	894,875	30,309	71,191
Do. 1844	1,219,292	48,780	262,719
Do. 1850	1,398,364	120,078	573,817

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 61a, Moorgate-street, City.

WILLIAM COOK, Agent.

*** Medical Referees paid by the Society.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 500,000l.

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ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurances, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums.			Whole Life Premiums.	
10	1 7 6	1 5 4	46	3 11 6	3 3 8
13	1 9 3	1 7 0	50	4 1 9	3 15 3
16	1 11 3	1 9 10	53	4 11 6	4 3 6
20	1 14 4	1 11 6	54	5 4 0	4 14 0
23	1 17 0	1 13 6	60	5 6 0	5 13 6
26	2 0 3	1 16 2	63	7 4 0	6 9 6
*30	2 5 0	1 19 3	66	6 4 0	7 10 6
33	2 8 6	2 2 10	70	10 0 4	9 7 6
36	2 13 4	2 6 4	73	11 16 8	11 8 6
40	3 19 9	2 13 0	76		13 1 9
43	3 5 5	3 17 8	80		15 18 10

* EXAMPLE.—A Gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 25l. 10s.; and a Lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no agencies have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to Mr. [illegible], Agent for London.

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In addition to a large subscribed capital, policy-holders have the security of an assurance fund of more than Three Hundred Thousand Pounds, and an income of Seventy Thousand Pounds a year, arising from the issue of upwards of 6,000 policies.

BONUS OR PROFIT BRANCH.

Persons assuring on the Bonus system will be annually entitled to 80 per cent of the profits on this branch (after payment of five yearly premiums); and the profit assigned to each policy may either be added to the sum assured, or applied in reduction of the annual premium.

NON-BONUS OR LOW PREMIUM BRANCH.

The tables on the non-participating principle afford peculiar advantages to the assured not offered by any other office, for where the object is the least possible outlay, the payment of a certain sum is secured to the policy-holder, on the death of the assured, at a reduced rate of premium.

Premiums to Assure £100.			Whole Term.	
Age.	One Year.	Seven Years.	With Profits.	Without Profits.
20	£0 17 8	£0 19 1	£1 13 10	£1 11 10
30	1 1 8	1 3 7	2 3 8	2 0 7
40	1 5 0	1 6 8	3 0 7	2 14 10
50	1 14 1	1 19 10	4 6 8	4 0 11
60	2 9 4	2 17 0	6 15 9	6 0 10

One-half of the whole term premium may remain on credit for seven years, or one-third of the premium may remain for life at a debt upon the policy at 5 per cent., or may be paid off at any time without notice.

Claims paid in one month after proofs have been approved.

Loans upon approved security.

The medical officers attend every day at Throgmorton-street at a quarter before two o'clock.

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ALBERT LIFE ASSURANCE COMPANY.—Established 1838. No. 11, Waterloo-place, Pall-mall.

1. Members of Building Societies can insure in this office, payments becoming due after their death, thus saving their families from inconvenience and loss.

2. Business transacted in all the branches, and for all the objects of Life Assurance; all the policies being indisputable, excepting only in cases of fraud.

3. Immediate, survivorship, deferred annuities and endowments granted, and every other mode of provision for families arranged.

4. Premiums on the half credit system, extension of limits for residence and voyaging, without extra premium, and naval and military lives (not in active service) assured at ordinary rates.

For prospectuses, with tables of premium, information, &c., apply to HENRY WILLIAM SMITH, Actuary and Secretary.

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13, Chatham-place, Blackfriars, London, and at Calcutta.
CAPITAL, 500,000l.

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Robert Bruce Chichester, Esq.	Colonel Ouseley.
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Thirty per cent. Bonus was added to the Society's Policies on the profit scale in 1846. The next valuation will be in January, 1853.

Loans are granted on mortgage and on security of Life Interests and Reversions.

INDIA BRANCH.

The Society has extensive Indian business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties calling at the Office will be furnished with full particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.

JOHN CAZENOVE, Secretary.

VICTORIA LIFE ASSURANCE COMPANY, 18, KING WILLIAM-STREET, CITY.—Established 1838.

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Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifest from the fact that since its establishment more than 2,200 Policies have been issued, assuring over 1,300,000l., while its assets stand at 130,000l., and upwards, with an income of 70,000l. a year, steadily increasing.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—When an assurance is taken out for the whole term of life, one-third of the annual premiums may remain unpaid till death.

CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—When an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years at 5 per cent per annum interest, to be paid off at the expiration of the five years, or to remain as a charge upon the policy, as may be agreed upon.

PROFITS—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years; the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.

LOANS.—Advances are made to assurers on assignable property or income, and also on the guarantee of most undoubted personal parties.

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